

In re:
Richard Charles Bannon, II
Debtor

Case No. 24-14263-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 24, 2025

User: admin
Form ID: 213

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Richard Charles Bannon, II, PO BOX 50, Bryn Mawr, PA 19010-0050 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB bkgroup@kmlawgroup.com |
| ROBERT H. HOLBER | trustee@holber.com rholber@ecf.axosfs.com |
| ROBERT H. HOLBER | on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:

Chapter: 7

Richard Charles Bannon, II

Debtor(s)

Case No: 24-14263-pmm

ORDER

AND NOW, WHEREAS 11 U.S.C. § 727(a)(11) provides that the court shall not grant a discharge to an individual debtor who has failed to complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111, subject to certain exceptions to this requirement,

AND the Debtor(s) has/have not asserted that an exception to the requirement is applicable in this case,

AND Bankruptcy Rule 1007(c) requires that the Debtor(s) file a certificate regarding completion of a course in personal financial management,

AND notice was given to the Debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the certificate regarding completion of a course in personal financial management as required by Rule 1007(c),

AND the Debtor(s) has/have not filed the certificate regarding completion of a course in personal financial management required by Bankruptcy Rule 1007(c) by the date set forth in the court's prior notice and has/have not otherwise responded to the Notice,

AND it appearing that the trustee in the above entitled matter has filed his/her report and the trustee has performed all other duties required in the administration of the Debtor(s)' estate,

It is hereby ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is **CLOSED without the entry of an order of discharge**. See Bankruptcy Rule 4004(c)(1)(H).

For The Court

Patricia M. Mayer

Judge, United States Bankruptcy
Court

6/24/25